

FIGURE 1

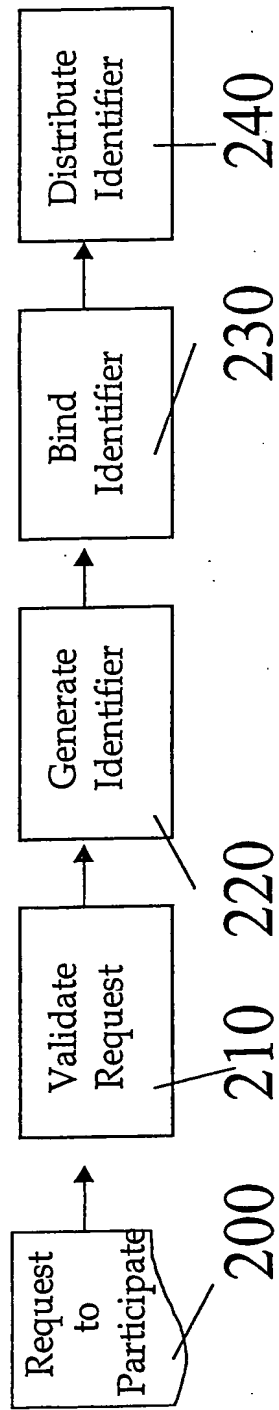


FIGURE 2

| <u>AUTHENTICATION METHOD</u> | <u>EXAMPLES</u> |
|------------------------------|--|
| WHAT THE USER KNOWS | A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME |
| WHAT THE USER HAS | AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC |
| WHAT THE USER IS | BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC. |

FIGURE 3

Internet

Firewall allows anonymous access to Public Web Server, restricts access to Private Web Servers to valid key pair holders

Public Web Server

BSC.com, or some publicly searchable URL, "Register New Member" sends user info to CA.

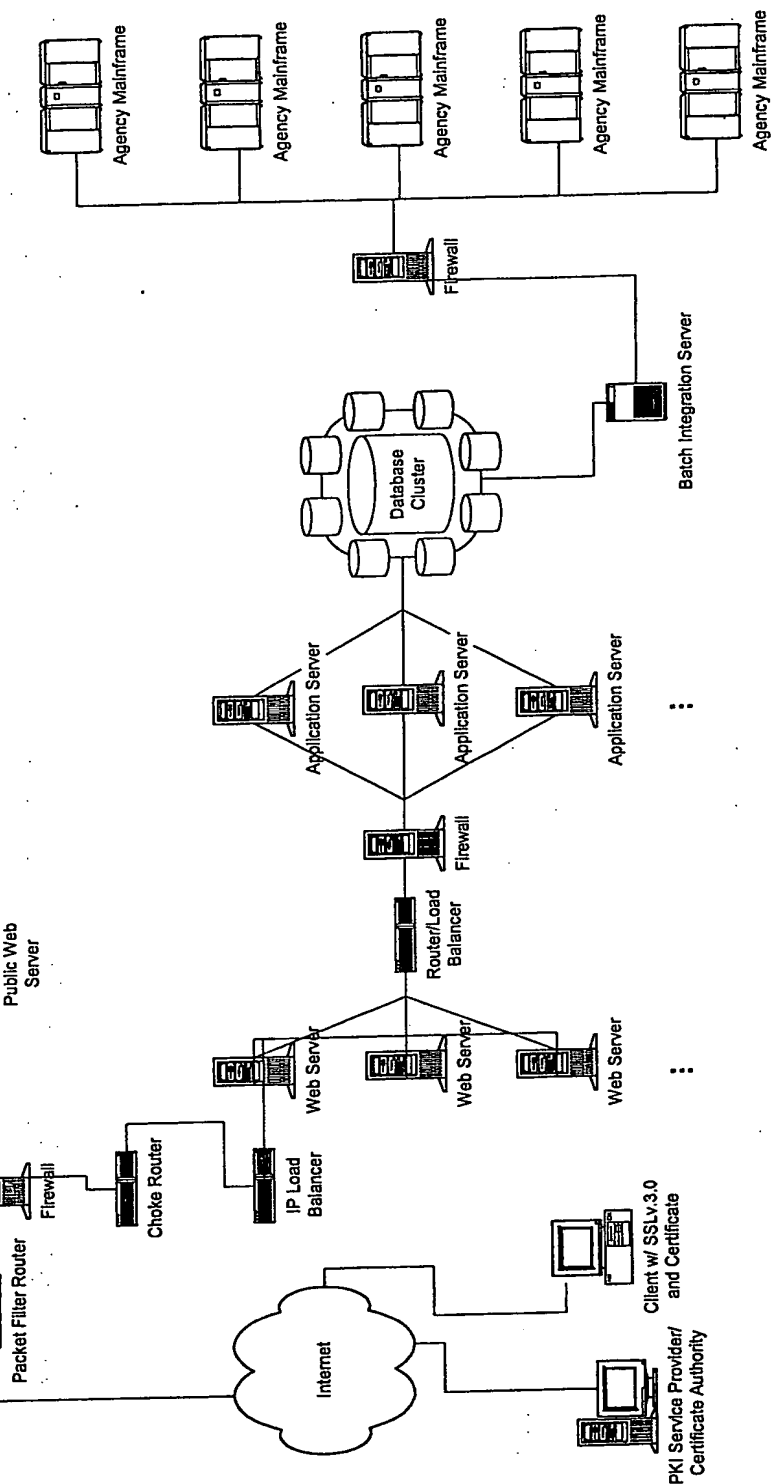


FIGURE 4

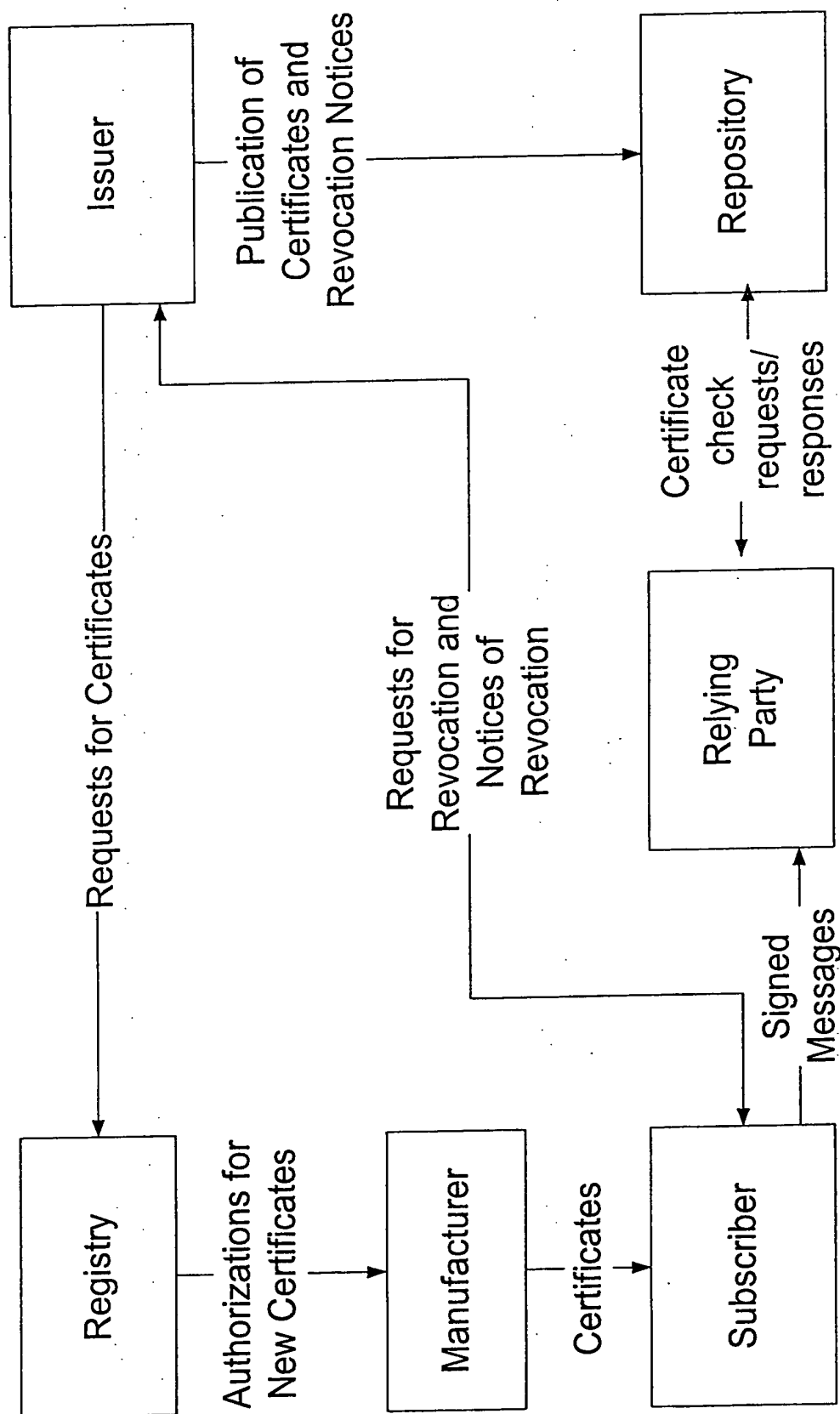


FIGURE 6

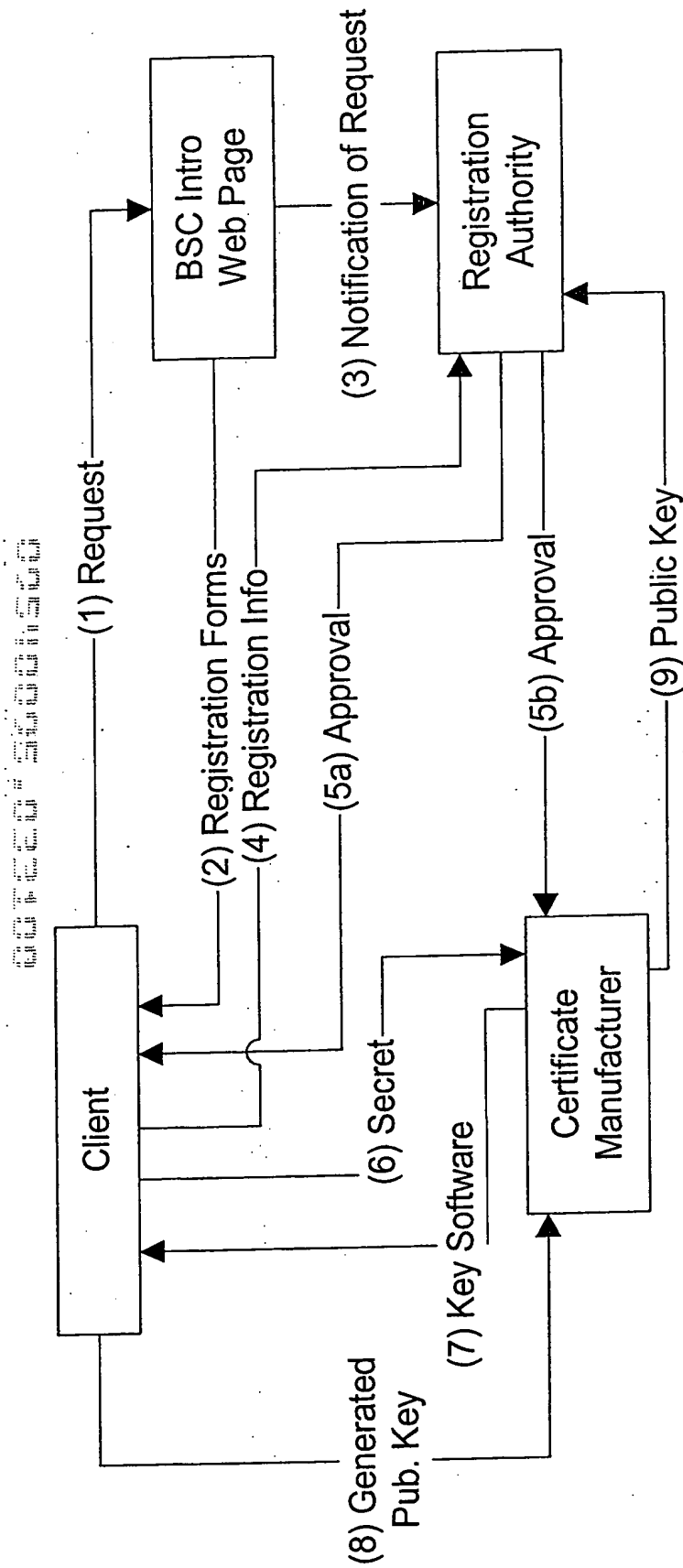


FIGURE 7

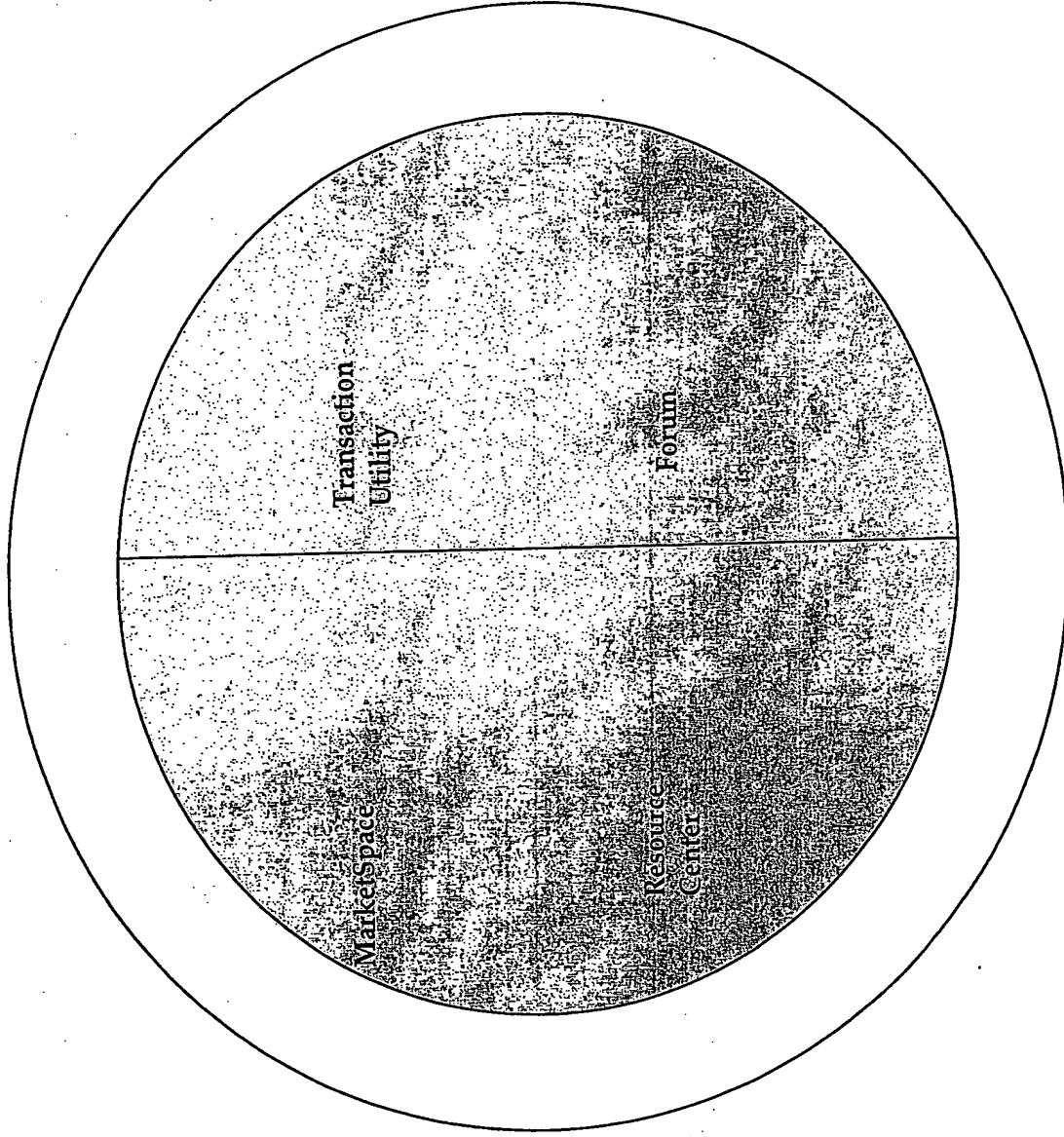


FIGURE 8

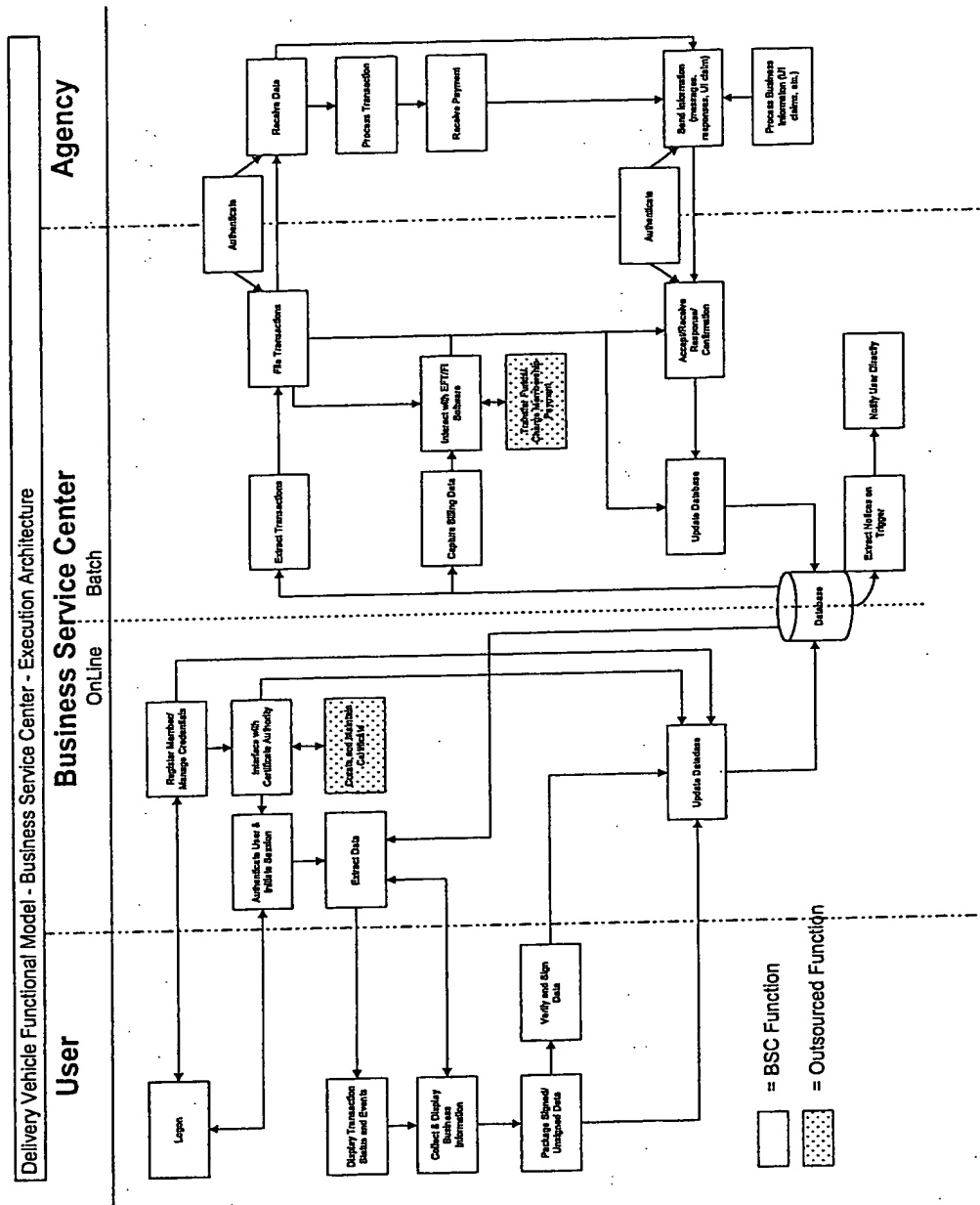


FIGURE 9

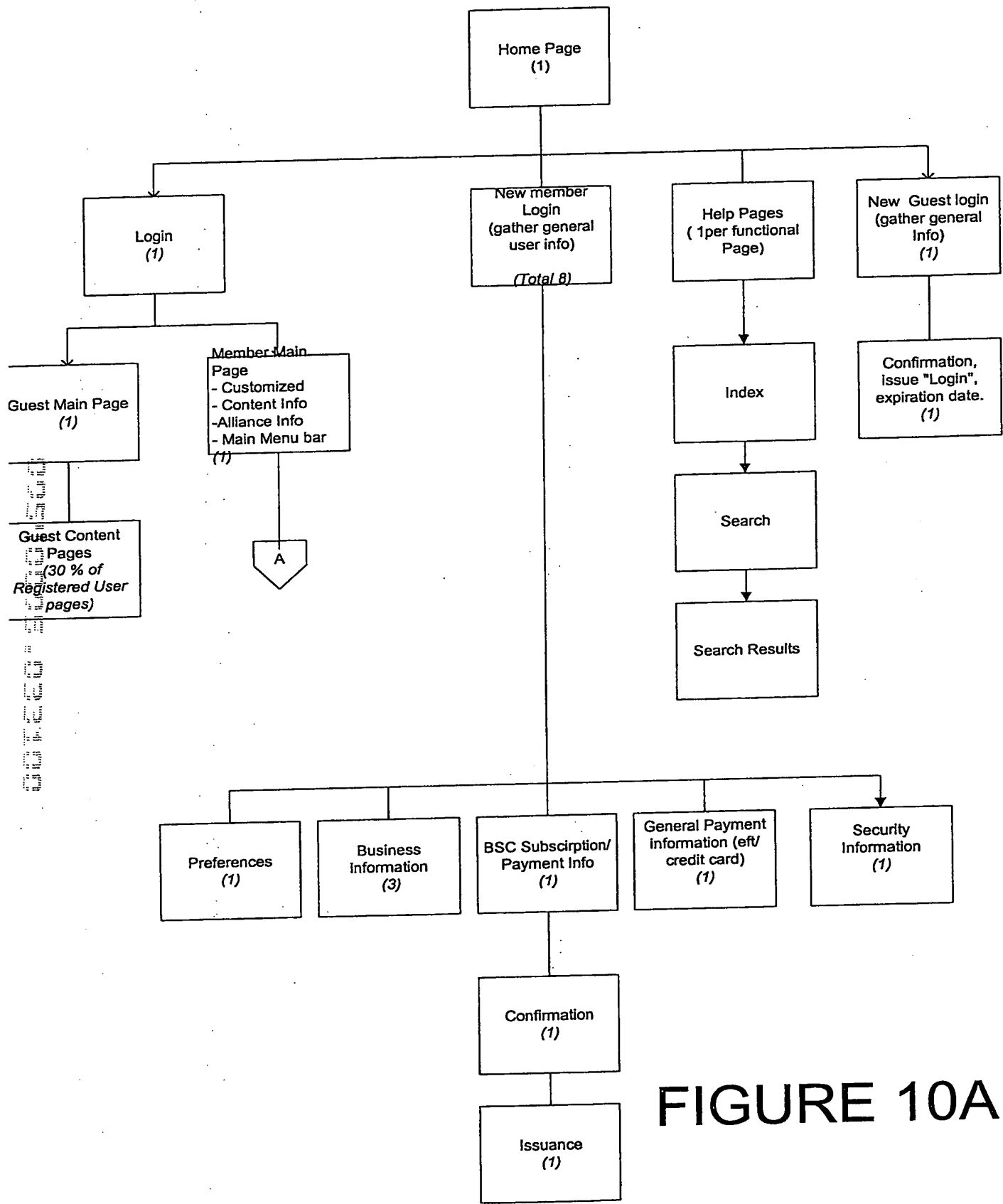


FIGURE 10A

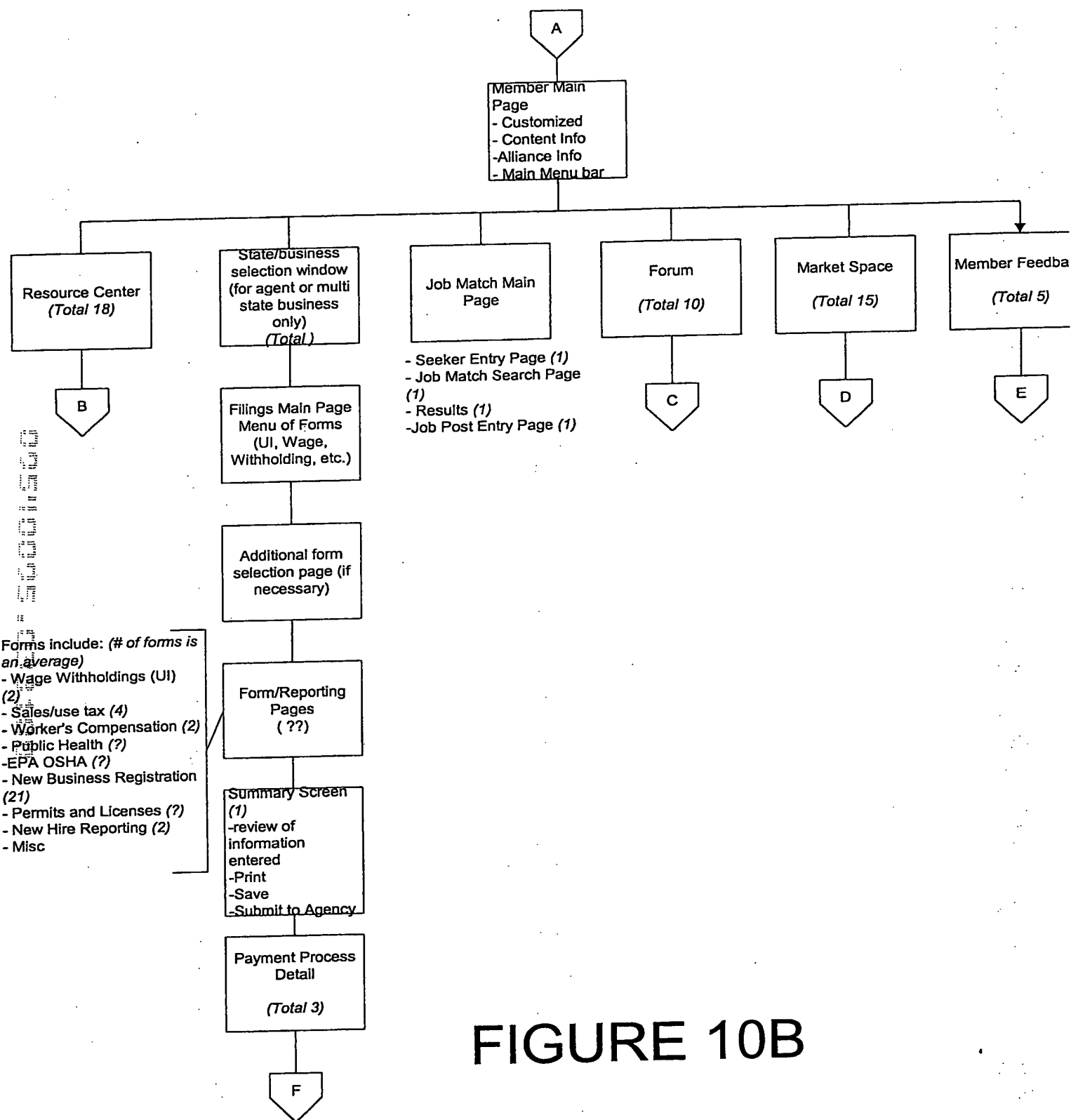


FIGURE 10B

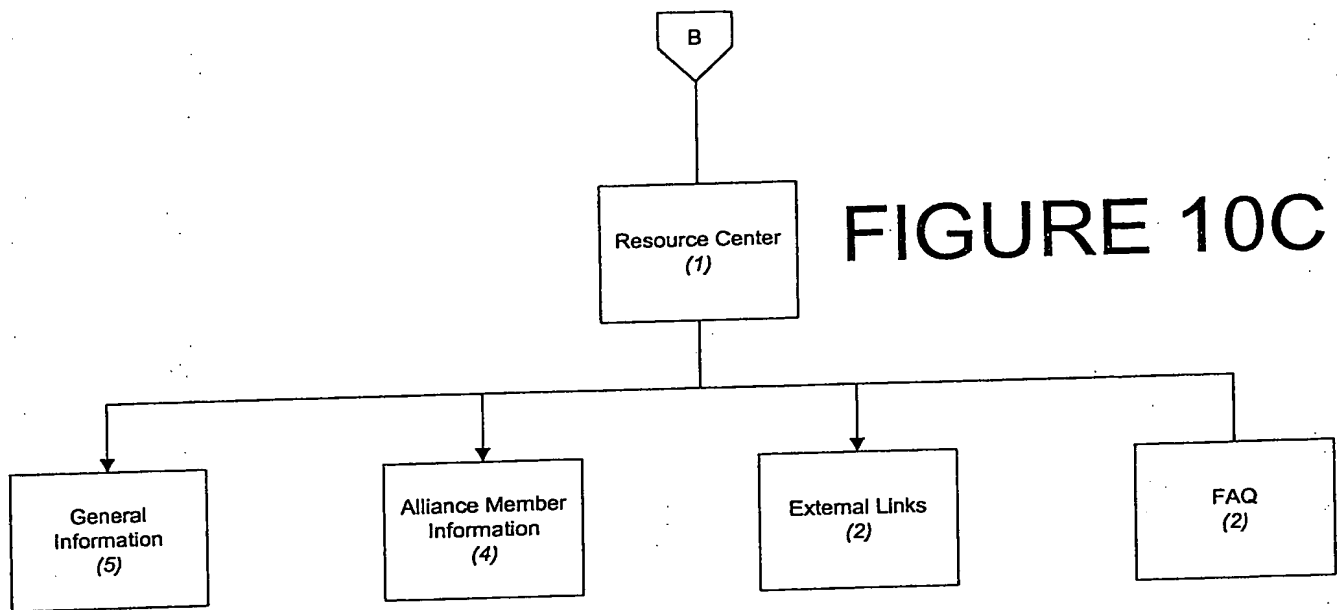
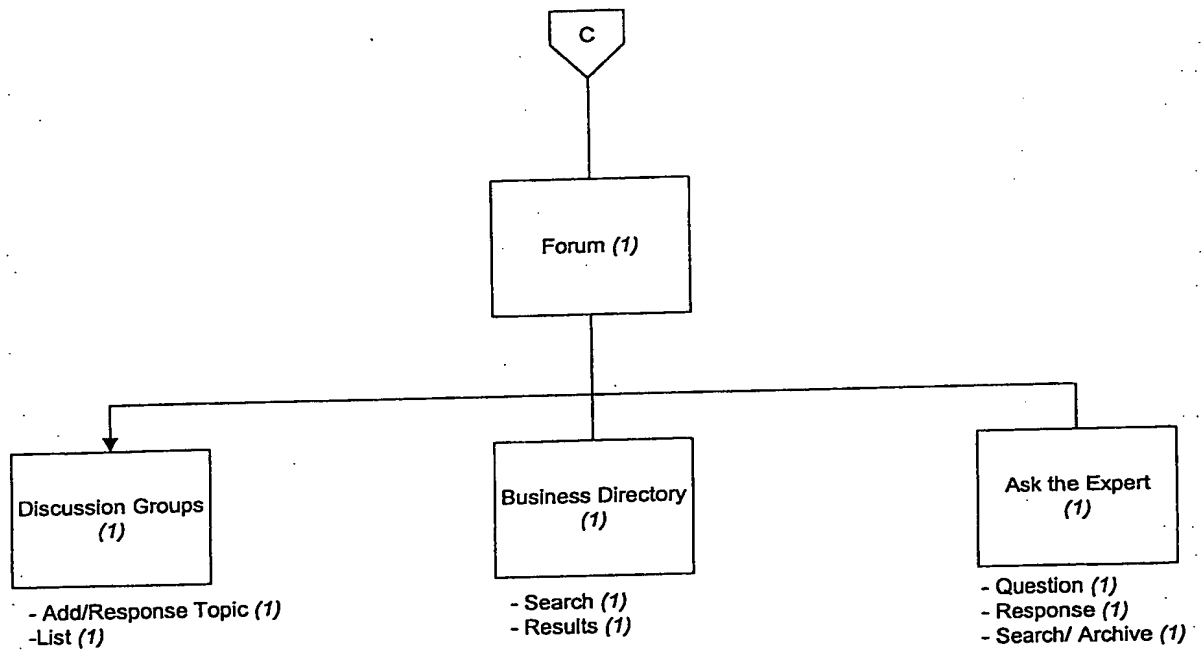


FIGURE 10D



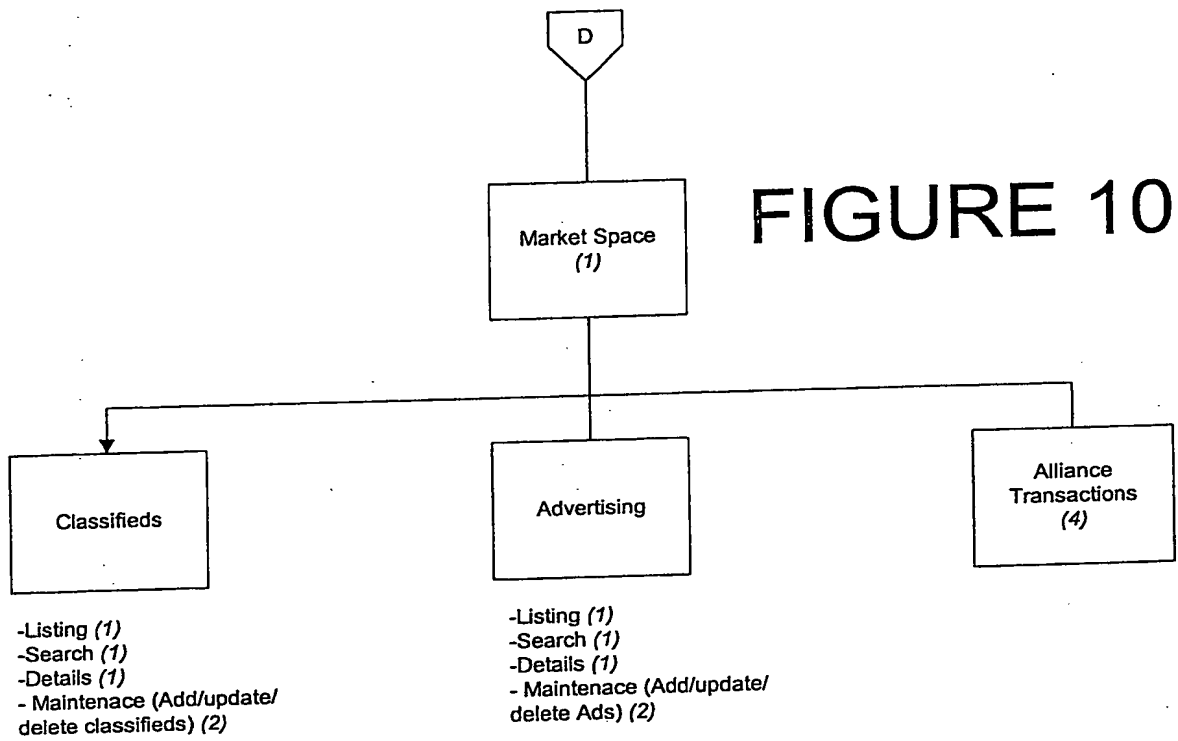


FIGURE 10E

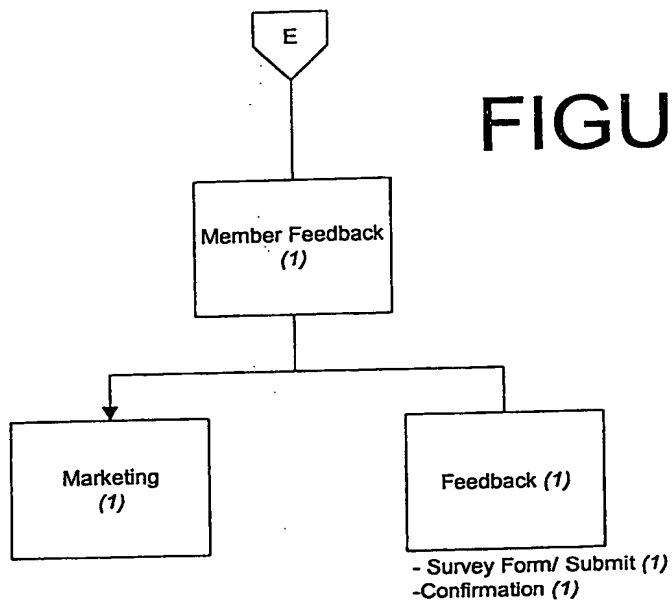


FIGURE 10F

B

FIGURE 10G

Payment Process
(1)

Payment Details
(Type, Amount,
Date)
(1)

Confirmation
(1)

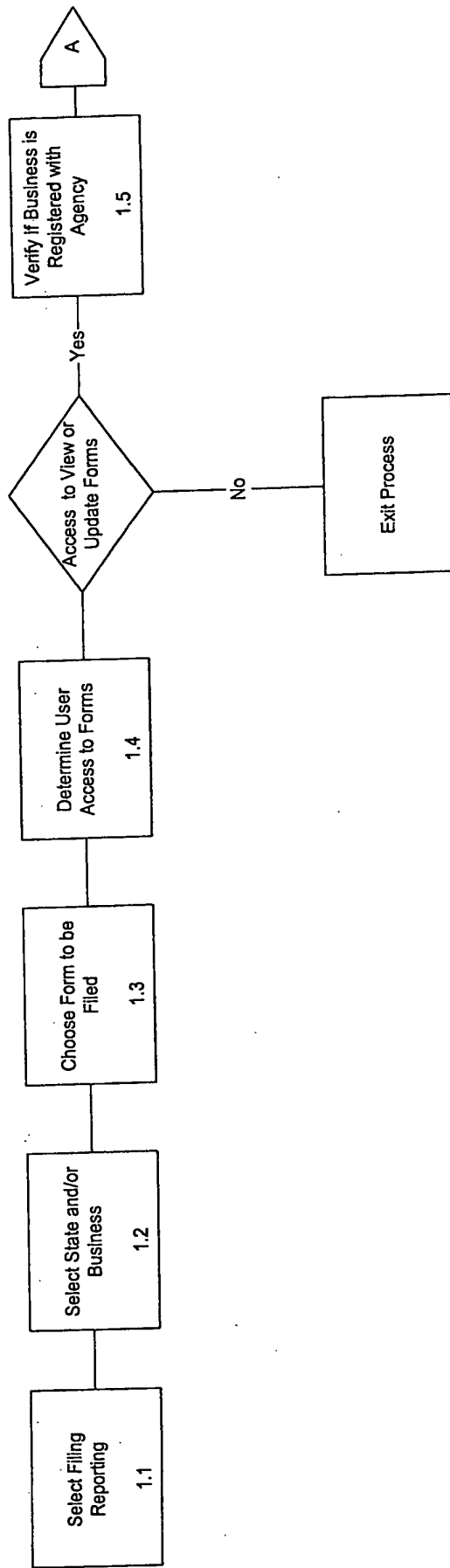


FIGURE 11A

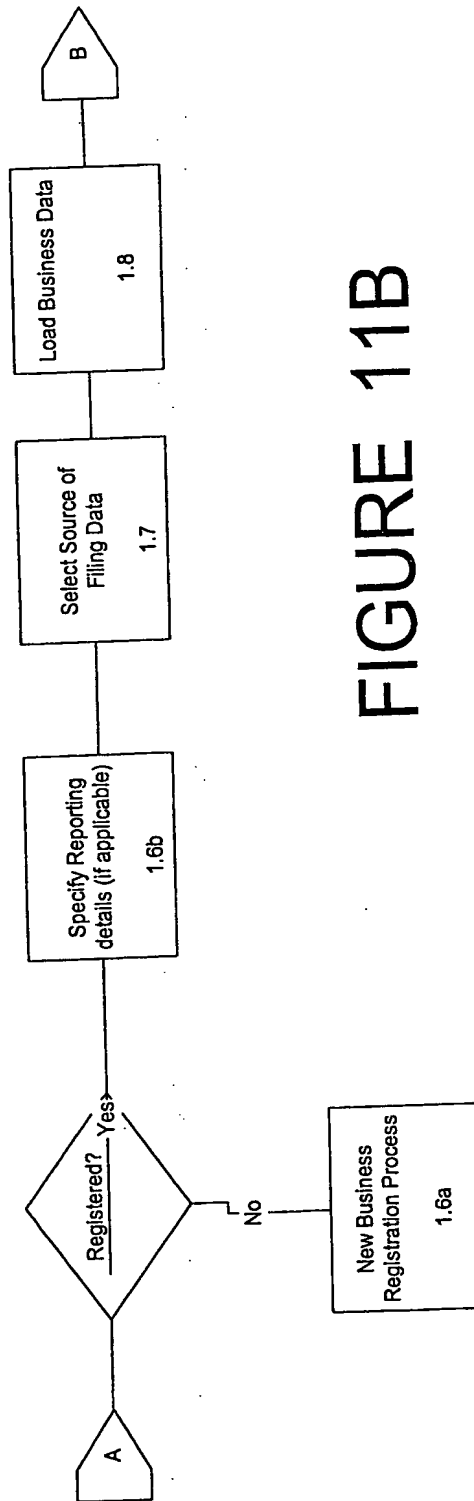


FIGURE 11B

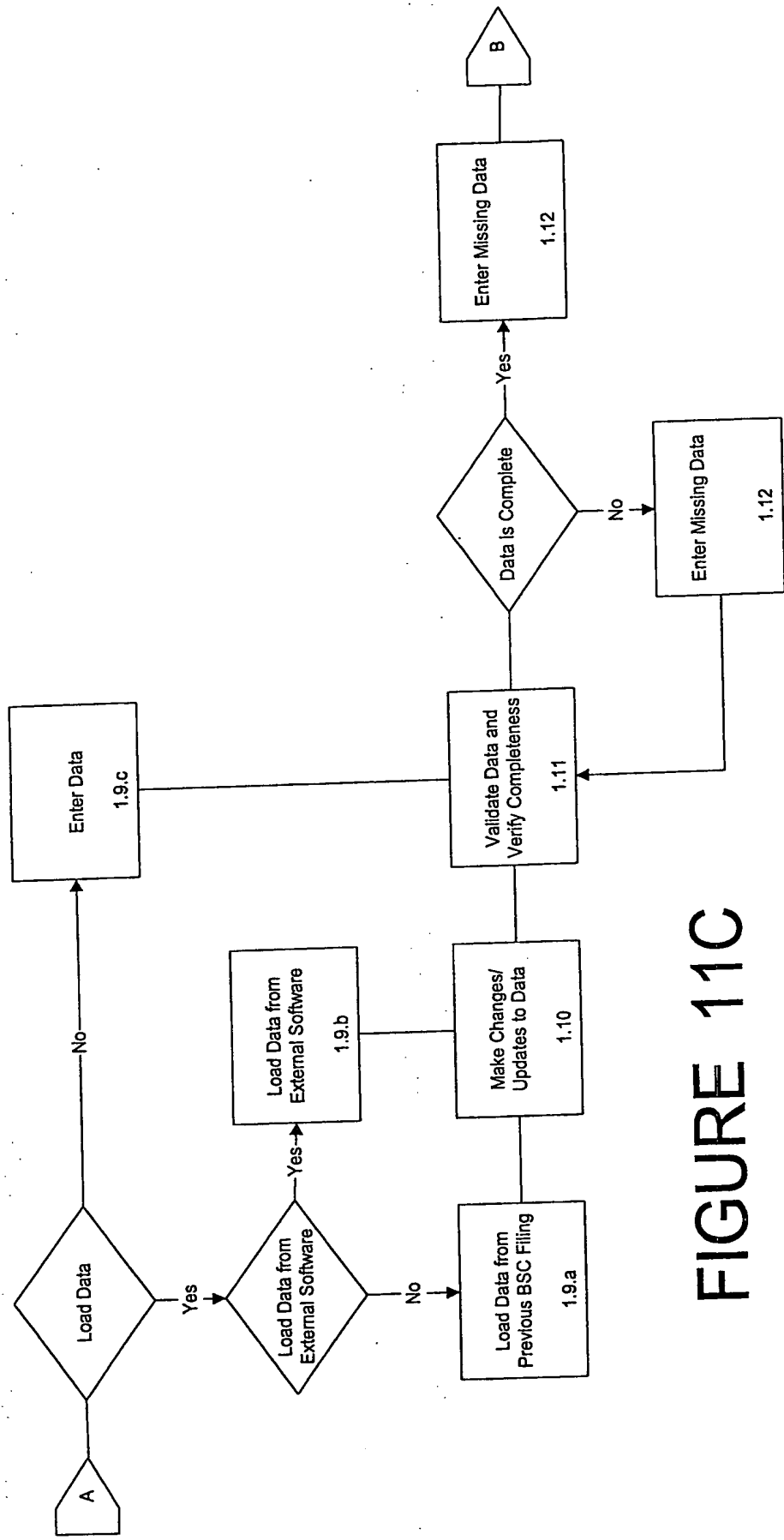


FIGURE 11C

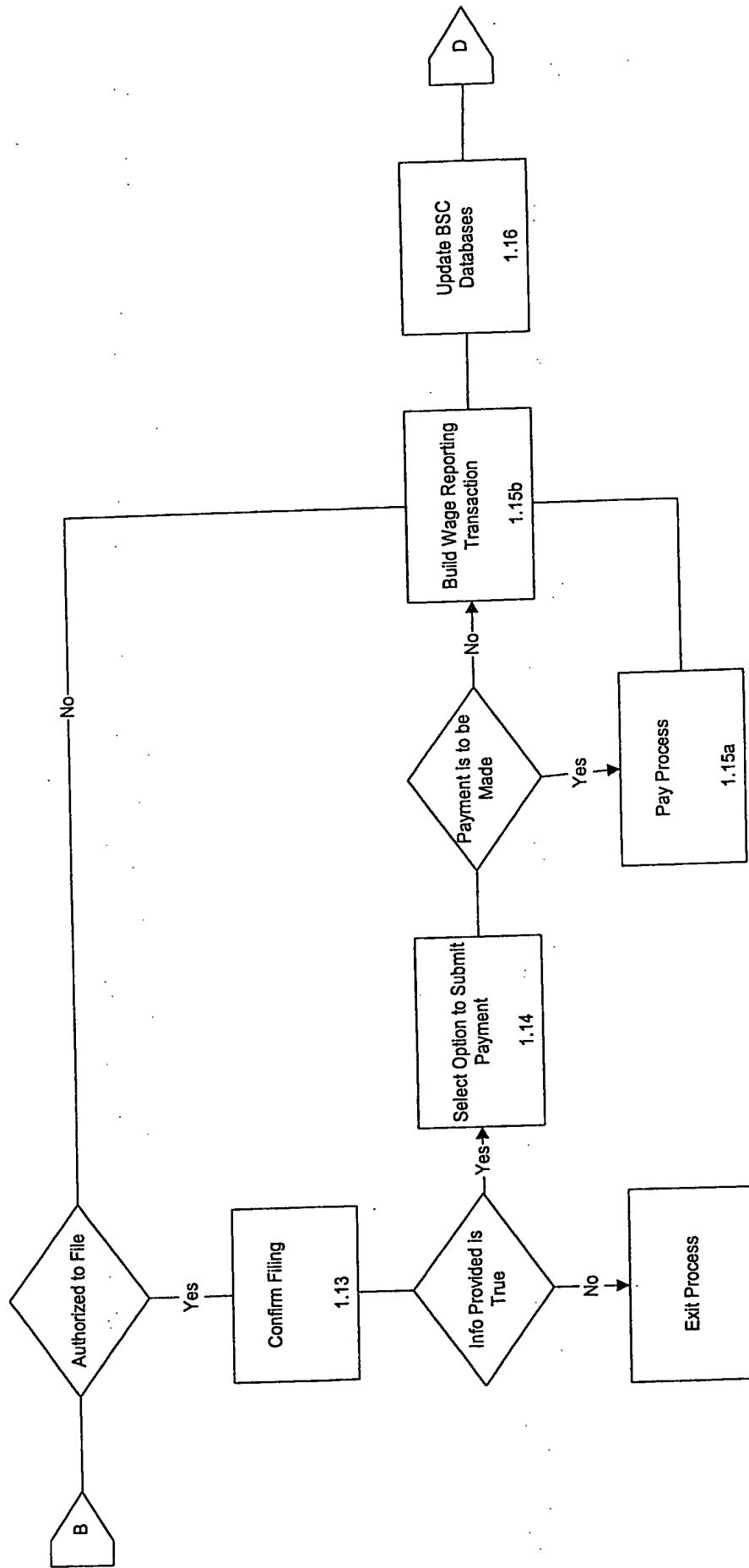


FIGURE 11D

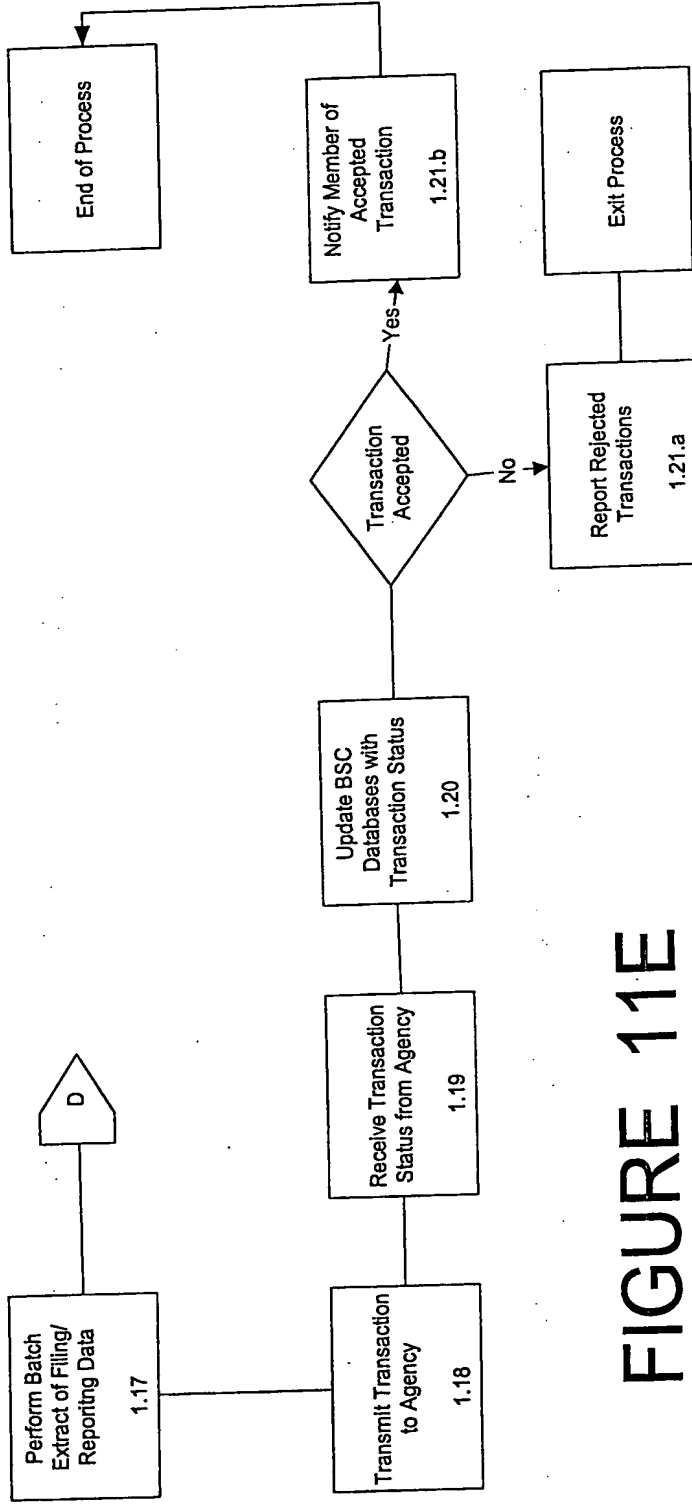


FIGURE 11E